

**REMARKS**

Claims 1,2 and 4-12 are pending in this application. By this Amendment, Claims 6 and 9-12 are amended to eliminate multiple dependency and Claim 3 is canceled.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge  
Registration No. 30,024

*Thomas J. PANDINI*  
*Reg. No. 30,411*

WPB/tmw

Date: July 22, 2003

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**DEPOSIT ACCOUNT USE  
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